

Table I. A. 2. b. (2) (1996) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.9%	32.8%	30.8%	24.9%	18.6%	9.9%	31.5%	14.3%
Industry group								
Agric., fish., forest.	32.9%	37.0%	33.7%	17.4% *	4.7% *	1.6% *	35.0%	11.3% *
Mining	29.6%	55.9%	23.4% *	15.1% *	8.1% *	18.7% *	43.3%	17.1% *
Construction	31.6%	29.4%	37.3%	35.4%	33.2%	9.0% *	32.2%	26.4%
Manufacturing	24.4%	32.3%	27.1%	17.7%	23.7%	17.9%	27.8%	19.5%
Transp., comm., util.	28.8%	32.5%	28.8%	27.8%	22.1% *	28.7%	31.1%	26.8%
Wholesale trade	26.3%	34.0%	31.6%	30.3%	19.5%	10.6%	32.7%	16.9%
Retail trade	16.2%	28.7%	24.4%	18.7%	10.9%	7.4%	26.0%	9.1%
Fin., ins., real est.	22.2%	35.1%	32.1%	24.1%	14.4%	5.7%	33.6%	9.9%
Services	29.2%	33.6%	33.0%	27.9%	23.2%	8.2%	33.0%	17.8%
Unknown	29.3% *	28.1% *	39.7% *	0.0%	0.0%	0.0%	29.3% *	0.0%
Ownership								
For profit, incorporated	23.8%	33.7%	30.9%	23.6%	16.4%	9.6%	31.7%	13.0%
For profit, unincorporated	30.5%	32.3%	31.1%	25.6%	22.3%	12.5% *	31.9%	20.4%
Nonprofit	28.4%	30.5%	30.7%	29.5%	27.5%	10.8%	31.1%	23.2%
Unknown	19.3%	24.3%	22.7% *	48.4%	15.1% *	12.0% *	24.2%	15.5%
Age of firm								
Less than 5 years	32.4%	35.4%	28.3%	20.5%	16.1% *	23.1% *	33.3%	19.4%
5-9 years	29.7%	31.4%	32.5%	22.5%	24.8%	4.0% *	30.9%	18.2%
10-19 years	29.3%	32.5%	30.9%	26.4%	16.1%	8.0% *	31.7%	16.5%
20 or more years	26.8%	32.3%	31.5%	24.5%	20.4%	13.5%	31.3%	18.0%
Unknown	13.1%	23.1%	25.1%	27.7%	17.5%	9.0%	24.3%	12.0%
Multi/single status								
2 or more locations	14.9%	28.5%	29.6%	24.1%	17.7%	9.9%	28.1%	13.1%
1 location only	31.4%	32.9%	31.0%	25.4%	24.5%	12.8% *	31.7%	25.6%
Percent full-time employees								
Less than 25%	26.7%	32.6%	33.7%	34.7%	17.4%	14.3% *	33.0%	18.3%
25-49%	19.3%	33.2%	28.3%	21.1%	18.8%	5.1% *	29.8%	9.5%
50-74%	23.2%	32.1%	31.4%	22.0%	16.4%	5.8%	30.8%	11.0%
75% or more	25.6%	32.9%	30.8%	25.0%	19.0%	11.0%	31.6%	15.1%
Union presence								
No union employees	26.4%	33.0%	30.1%	24.3%	17.2%	5.5%	31.4%	13.9%
Has union employees	32.9%	40.2%	41.9%	29.3%	36.2%	17.8%	38.8%	26.1%
Unknown	17.6%	28.4%	32.5%	27.6%	17.3%	12.3%	29.4%	13.2%
Percent low wage employees								
50% or more low wage	16.2%	27.2%	18.6%	15.5%	12.1%	3.6%	23.0%	8.6%
Less than 50% low wage	29.5%	34.2%	32.4%	26.4%	21.7%	9.4%	33.0%	18.4%
Unknown	15.8%	25.3%	29.4%	27.8%	15.3%	11.0%	26.6%	12.1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.b.(2)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.59%	0.83%	1.51%	0.91%	0.93%	0.84%	0.81%	0.64%
Industry group								
Agric., fish., forest.	1.23%	2.83%	7.50%	12.93% *	7.92% *	10.41% *	1.62%	5.28% *
Mining	4.32%	14.72%	13.15% *	10.14% *	12.38% *	13.03% *	12.72%	9.49% *
Construction	1.84%	2.47%	4.53%	3.87%	5.91%	5.30% *	1.86%	4.38%
Manufacturing	1.69%	4.50%	4.85%	2.33%	3.78%	2.17%	3.14%	1.38%
Transp., comm., util.	2.54%	5.20%	6.32%	2.12%	7.90% *	3.73%	3.48%	3.47%
Wholesale trade	1.38%	2.42%	5.35%	4.09%	2.74%	2.48%	2.62%	2.77%
Retail trade	0.73%	2.73%	0.93%	1.26%	1.64%	0.96%	1.76%	0.84%
Fin., ins., real est.	1.21%	3.11%	4.29%	5.71%	2.73%	1.45%	2.41%	1.53%
Services	0.86%	1.50%	1.76%	2.11%	2.66%	1.44%	1.22%	0.79%
Unknown	*	13.14% *	14.07% *	0.00%	0.00%	0.00%	12.82% *	0.00%
Ownership								
For profit, incorporated	0.59%	0.91%	1.64%	0.81%	1.26%	0.82%	0.79%	0.65%
For profit, unincorporated	1.64%	1.79%	4.41%	5.43%	3.87%	4.15% *	1.71%	3.11%
Nonprofit	1.00%	1.91%	4.52%	2.56%	4.37%	1.92%	1.59%	2.68%
Unknown	2.49%	5.76%	10.18% *	13.62%	4.74% *	5.17% *	4.18%	2.76%
Age of firm								
Less than 5 years	1.15%	1.15%	3.03%	3.28%	8.05% *	8.31% *	1.19%	4.66%
5-9 years	1.16%	1.34%	3.58%	2.30%	5.22%	1.74% *	1.34%	2.63%
10-19 years	1.57%	1.60%	2.26%	2.50%	3.96%	3.35% *	1.65%	1.63%
20 or more years	0.75%	1.86%	1.39%	1.87%	1.67%	1.67%	1.11%	1.30%
Unknown	0.66%	5.50%	5.03%	2.71%	1.26%	0.85%	2.97%	0.69%
Multi/single status								
2 or more locations	0.69%	6.02%	2.34%	2.19%	0.88%	0.84%	1.87%	0.76%
1 location only	0.79%	0.83%	1.58%	1.53%	2.41%	11.96% *	0.83%	1.04%
Percent full-time employees								
Less than 25%	2.77%	5.42%	4.56%	7.78%	4.73%	5.03% *	4.22%	2.97%
25-49%	2.21%	4.39%	5.31%	4.45%	4.71%	2.68% *	3.85%	2.18%
50-74%	0.58%	1.40%	3.58%	2.99%	2.60%	1.57%	1.15%	1.56%
75% or more	0.66%	0.90%	1.76%	1.06%	1.50%	1.10%	0.87%	0.82%
Union presence								
No union employees	0.61%	0.81%	1.64%	0.94%	1.20%	0.49%	0.78%	0.64%
Has union employees	2.90%	5.26%	10.75%	3.61%	5.07%	4.57%	3.85%	2.99%
Unknown	1.19%	2.83%	4.00%	2.93%	3.31%	1.26%	2.27%	1.23%
Percent low wage employees								
50% or more low wage	1.22%	3.16%	3.46%	2.22%	2.54%	0.81%	2.06%	1.69%
Less than 50% low wage	0.79%	0.91%	2.07%	1.40%	1.14%	0.97%	1.00%	0.57%
Unknown	0.97%	1.11%	5.52%	2.24%	3.10%	1.25%	1.49%	1.22%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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